

WELCOME TO DAY 2



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Photo: Big Dodzy

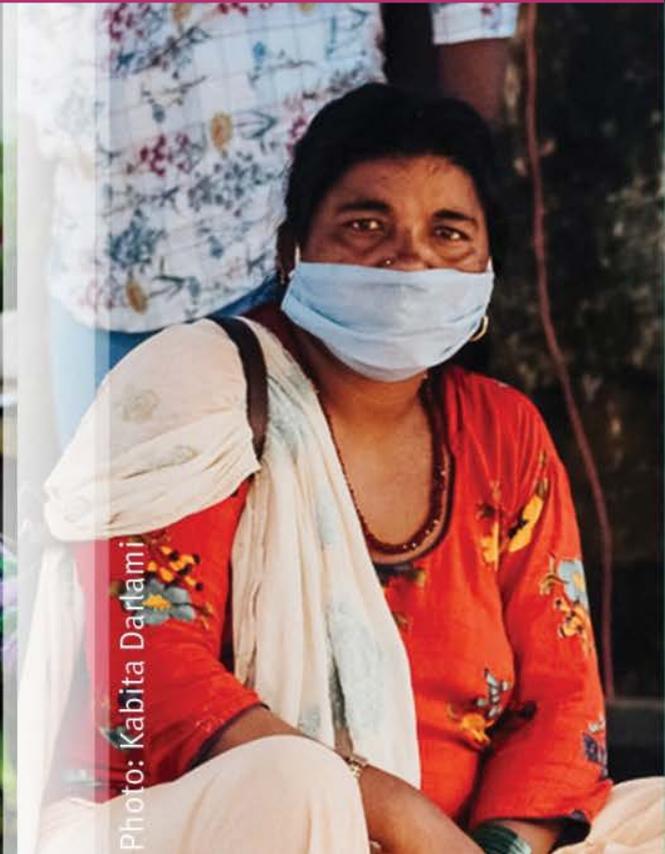


Photo: Kabita Darlami

#FINEQUITY2020
November 10 & 11, 2020



Day 2: November 11

8am–
9:15am

WELCOME BACK & RECAP OF DAY 1

Jamie M. Zimmerman, Bill & Melinda Gates Foundation

MEMBER SHARES

Presentations and Q&A with FinEquity members

- Smita Nimilita, HERproject, BSR
- Fiona Jarden, KIT
- Wendy Chamberlin, BOMA Project

FINEQUITY PLENARY Presentation of FinEquity's new learning agenda.

BREAK

9:30–
10:30

FINEQUITY LED BREAK OUT SESSIONS

Join one of three sessions focused on FinEquity's learning themes and help shape activities and priorities for the coming year.

select
one



Gender
Transformative
Solutions

Digitally Enabled
Financial
Inclusion

Impact
Pathways

10:30–
11am

VIRTUAL NETWORKING & WRAP UP



Photo: Big Dodzy

A Few Housekeeping Details Before We Begin:

- In **plenary sessions** participants are invited to engage via chat. Microphones and cameras will be off.
- To start – in **chat** please share your **name, organization, and one expectation or goal** for the day.
- Participants are invited to turn on their **cameras and microphones during breakout sessions**. Please come prepared!
- All sessions will be **recorded**. (We will share recordings and presentations later this month.)



Opening and Day 1 Recap



Jamie M. Zimmerman

Gender Lead, Financial Services for the Poor

Global Growth & Opportunity

Bill & Melinda Gates Foundation

 [@jamiemzimmerman](https://twitter.com/jamiemzimmerman)

FinEquity Strategy

What We're Hearing

Our Approach

Continual member interactions

In-depth interviews with 25 stakeholders

Survey of members, January 2020

Our Themes

Gender Transformative Solutions. Focuses on how to support the financial system to serve more women.

Digitally Enabling Financial Inclusion. Focuses on opportunities and challenges of digital financial inclusion.

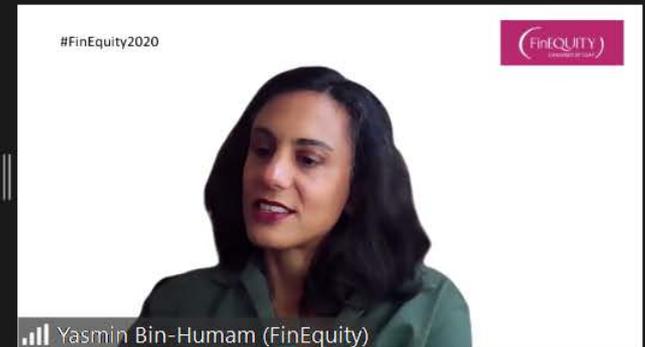
Impact Pathways. Focuses on measuring if indeed gender transformation has occurred; how and if women are more economically empowered.

What's Next

Define our learning questions.

Co-create community activities.

#FinEquity2020



#FINEQUITY2020



Member Shares

Why digital credit and women's economic empowerment?

- Digital financial services and products could improve access, usage, and privacy for women?
- However, significant barriers persist: gender and cultural norms, intra-household dynamics, mobile gender gaps, algorithmic bias, educational attainment, financial and digital literacy, etc.
- Are there negative unintended consequences?

Research questions:

- How do digital credit products and related lending practices economically empower and/or disempower women?
- What are the key barriers that women face to accessing and using digital credit products?
 - To what extent are these barriers gender specific?
- What can this teach us about the design of digital credit products or related lending practices aiming to promote financial inclusion and economic empowerment for women?



UC

MEMBER SHARES

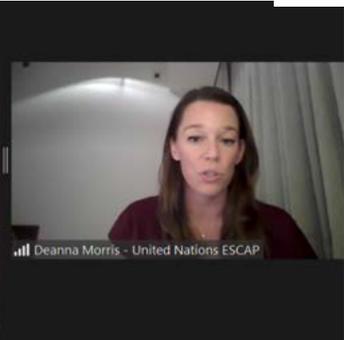
Presentations and Q&A with FinEquity members

- Deanna Morris, United Nations ESCAP
- Marisa McKasson, CEQA, UC Berkeley
- Naomi Bourne, UNCDF



Access to Finance: How we work

Challenge Fund	Women's Livelihood Bond	Guarantee Fund	Impact Investment Fund
Co-funds and provide technical support to companies to pilot innovative digital solutions and/or digital financial solutions which support women entrepreneurs. 8 partners designing FinTech solutions Products include: Digital lending including P2P, digital credit scoring, tokenization, accountancy apps, etc.	Debt security mobilizing private investment capital to fund a portfolio of loans to women focused borrowers. Supporting IIX in impact measurement and development of WLB3. Supporting over 6,000 women entrepreneurs to date.	Multi-country credit guarantee fund across a target of 5 FSPs, targeting small enterprises. Supporting Good Return in the establishment of the guarantee and its FSP gender assessment approach.	US\$ 100 million, private equity gender lens investing fund development in SE and US\$ 50 million fund in Bangladesh. Supporting SEAF by providing operating capital and impact measurement support. First investments to be closed by December.
Informal and/or micro	micro and small	small and medium	



Member-led peer sessions

MEMBER-LED PEER LEARNING SESSIONS

CGAP & Dalberg
Advisory Services
Social Media & Commerce:
A new path to women's entrepreneurship

UNCDF
How Do We Make Women Co-Builders of Digital Economies?

Strategic Impact Advisors
Hey Sister, Show Me the Mobile Money:
Design & Delivery of a Digital Financial Literacy Campaign in 2020

IOC Ecosystem

4

Bank transfer
International sales

Cash on Delivery
Local urban sales

Mobile money
Rural & urban sales

PAYMENTS & RECONCILIATION

#FINEQUITY2020

CGAP FinEQUITY

Stephen Morrison (D...)

Lisa Chassin

miro

USAID FROM THE AMERICAN PEOPLE

W GDP

STRATEGIC IMPACT ADVISORS

Hey Sister! Show Me the Mobile Money!
Design and Delivery of a Digital Financial Literacy Campaign in 2020

#FINEQUITY2020 | November 10, 2020

Shelley Spencer

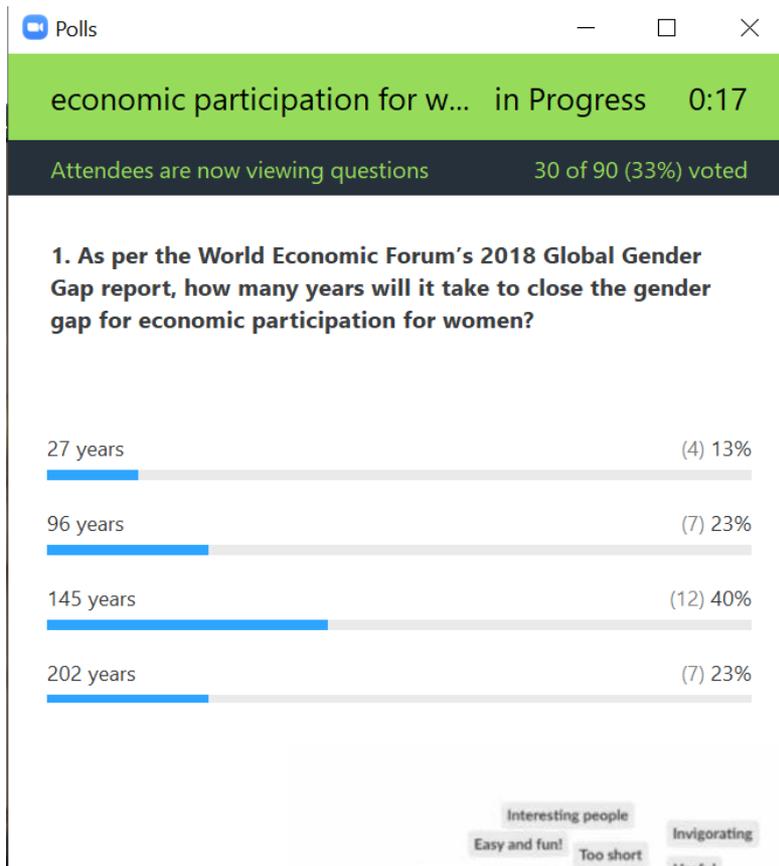
How Do We Make Women Co-Builders of Digital Economies?

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FinEQUITY

Nandini Harbanswara UNCDF

We did some polls



From [Rathi Mani-Kandt](#) to [Everyone](#):
202 damn years!

From [CAsante](#) to [Everyone](#):
202 wow!!!

From [Joel Patenaude](#) to [Everyone](#):
We need to move the decimal point, make it 20 years.

From [Julia Arnold CFI](#) to [Everyone](#):
.02 years more like



“Let’s go sister! I will help you!”

Asia and ALC sessions



**Derribando barreras para la inclusión financiera de la mujer en ALC:
¿Qué sabemos y qué podemos comenzar a resolver hoy?**

Panelist



Renana Jhabvala
President, SEWA



Sita Sumrit
Assistant Director and
Head of Poverty Eradication &
Gender Division, ASEAN



Krishna Thacker
Asia Regional Director,
MetLife Foundation



Moonmoon Shehrin
Manager, BRAC



Subhalakshmi Nandi
Senior Program Officer,
BMGF

Moderator

FinEquity's Learning Themes

Our Approach

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In-depth interviews with 25 stakeholders

Survey of members, January 2020

Our Themes

Gender Transformative Solutions. Focuses on how to support the financial system to serve more women.

Digitally Enabling Financial Inclusion. Focuses on opportunities and challenges of digital financial inclusion.

Impact Pathways. Focuses on measuring if indeed gender transformation has occurred; how and if women are more economically empowered.

What's Next

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Co-create community activities.

Gender Transformative Solutions

Learning and solutions focused on:

- **Getting a deeper understanding of the underlying causes of gender inequality** (such as social norms), how they impact women's financial inclusion and the incentives for different market actors to support shifts in norms.
- **Understanding the differentiated needs of women.** Providers need to develop comprehensive value propositions and integrated solutions to address the needs of specific segments.
- **Promoting equitable financial market systems** where financial service providers have the incentives to proactively serve women clients, supported by a regulatory framework and infrastructure that enable women's ability to use and benefit from financial services.

Digitally Enabled Financial Inclusion

Learning and solutions focused on:

- Understanding and addressing the **capacity barriers** associated with digital financial services - such as digital financial literacy (DFL) and its enablers.
- Understanding and unpacking the **normative barriers** impacting adoption and usage of DFS for women.
- **Promoting design approaches that enable women to move from access to usage to impact.** This requires collectively ensuring that the wants, needs, and realities of women are appropriately considered and addressed.

Impact Pathways

Learning and solutions focused on:

- Understanding the pathways by which access to and use of financial services contribute to **increasing women's resilience**.
- Moving the narrative from one of generalized impacts of financial inclusion on women to a more **nuanced understanding of the types of outcomes we are trying to effect**, and subsequently integrating relevant metrics into our work.
- Sharing and developing **tools to integrate a strong gender analysis** into the design of financial inclusion research and initiatives.

What comes next

Look out for our event summary, recordings, and materials

Reach out if you have additional ideas for FinEquity activities and how you want to contribute

Stay tuned for more details on how we will take the learning themes forward

CONNECT WITH US



<https://uncdf.dgroups.io/g/FinEquity>



www.findevgateway.org/organization/FinEquity



FinEquity



@WFIChampions

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THANK YOU



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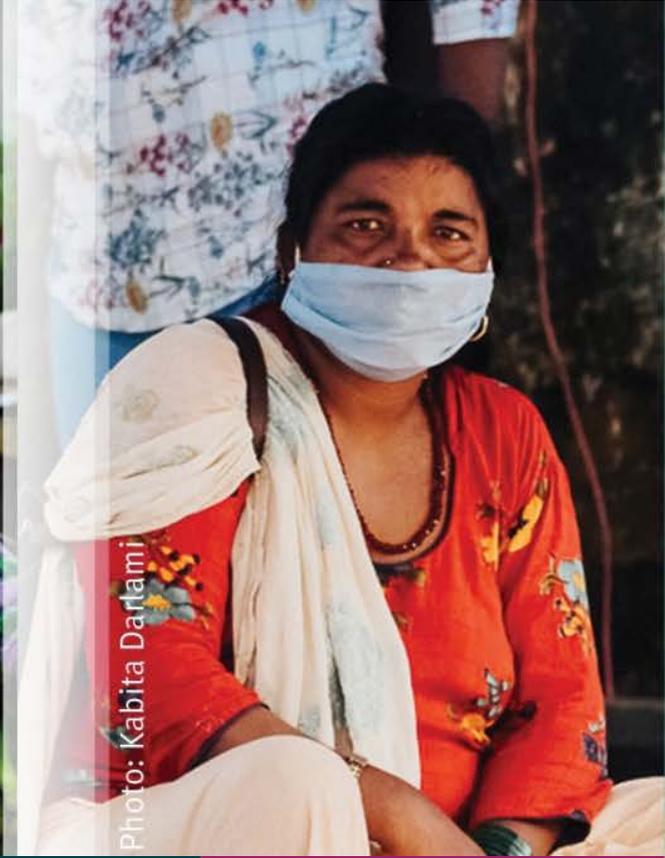


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